

Expanding Feeasy Through Real Estate, Family Planning & Weddings:

A Path to \$200m in Originations

Group 2: Leah Khan, Johannes Lang, Adrian Murawski,

John Pagliarulo & Dhruvi Dinesh Nisar

Executive Summary

Feeeasy is transforming from a home improvement loan platform into a multi-vertical embedded financing solution. By expanding into three emotionally resonant, high-cost life stages solar installations, family planning, and weddings Feeeasy aims to meet consumers at their point of need with fast, flexible, and transparent financing. This report outlines Feeeasy's strategic roadmap, market opportunities, vendor acquisition strategies, and financial projections, supported by industry data and competitive analysis.

I. Current Business Overview

Feeasy's platform simplifies the borrowing process by offering a single application that connects users to pre-qualified offers from over 50 lenders. The use of soft credit inquiries ensures no impact on credit scores, while the platform's flexibility allows users to finance entire projects including roof upgrades or electrical work rather than just isolated components. This approach has positioned Feeasy as a trusted solution for home improvement financing and sets the stage for expansion into adjacent verticals.

Based on this model, we have decided to explore the solar, family planning, and wedding markets, as we feel these are ideal for Feeasy. They involve high-cost, emotionally significant decisions where financing is often fragmented or hard to access. Each market benefits from Feeasy's ability to bundle full-project financing through a single, soft-inquiry application. By simplifying the process and partnering with trusted providers, Feeasy can meet real consumer needs while expanding into life moments where financial clarity and flexibility matter most

Solar Panels

The solar industry is ripe for disruption in consumer financing. While many providers offer loans for panel installation, few platforms allow homeowners to bundle related upgrades, such as roof reinforcement, electrical rewiring, or battery storage, into a single financing solution. Feeasy's ability to support full-project financing, paired with its soft credit inquiry model, makes it an ideal partner for solar vendors and installers. By simplifying access to competitive offers from over 50 lenders, Feeasy can help accelerate adoption of clean energy solutions while reducing friction for both consumers and providers. This positions Feeasy not just as a lender, but as a strategic enabler of the green transition.

Family Planning

Family planning services (from fertility treatments to adoption support) often come with high upfront costs and limited insurance coverage. These are deeply personal, emotionally charged decisions where financial stress can be a major barrier. Feeasy's discreet, user-friendly platform offers a compassionate alternative: a single application, no credit score impact, and flexible financing for entire treatment journeys rather than piecemeal procedures. By partnering with clinics, counselors, and support organizations, Feeasy can become a trusted ally in helping families grow, while expanding its reach into a market that values empathy, transparency, and trust.

Wedding Planning

Weddings are milestone events with complex budgets and countless moving parts. Couples often face fragmented financing options, one for the venue, another for the dress, yet another for photography. Feeasy's platform solves this by enabling bundled financing across the entire wedding experience. Its soft inquiry model is especially appealing to couples who want flexibility without risking their credit scores. By integrating with platforms like Zola and The Knot and offering co-branded materials to planners and venues, Feeasy can embed itself early in the planning journey. This not only drives adoption but also positions Feeasy as a celebratory partner, not just a financial tool.

II. Solar Installation Financing

Market Opportunity

The residential solar market is expanding rapidly, driven by rising energy costs, environmental awareness, and government incentives. In New York, installation costs range from \$9,838 to \$28,109, with the average falling around \$19,000. Nationally, the residential solar market is valued at over \$15 billion, and demand for green energy financing is surging.

Solar Installation Cost Range (New York)

\$9,838 – \$28,109

Sources: [*Consumer Affairs*](#), [*Wood Mackenzie*](#)

Financing Models

Consumers typically finance solar installations through one of four models: home equity loans, cash ownership, personal loans, or specialized solar loans. Each model has trade-offs. Home equity loans offer low interest rates but require collateral. Paying in cash yields long term savings but is often unaffordable. Personal loans are fast and unsecured but come with higher interest rates and shorter terms. Solar loans, often offered through installers, feature long terms and \$0 down payments but may include dealer fees and require prepayment using federal tax credits.

<u>Financing Model</u>	<u>Pros</u>	<u>Cons</u>

Home Equity Loan	Low interest rates	Home used as collateral
Ownership (Cash)	No interest, long-term savings	High upfront cost
Personal Loan	Fast, unsecured	Higher interest, shorter terms
Solar Loan	\$0 down, long terms	Higher total cost, dealer fees, tax credit dependency

Feeasy's Advantage

Feeasy offers a fast, simple, and fully online process. Its flexible personal loans can cover the entire solar project, including ancillary upgrades. All offers use soft credit inquiries, preserving the customer's credit score. This model is particularly attractive to middle-aged homeowners (35–55 years old) with above-average incomes (~\$117,000 median) who are motivated by cost savings, energy independence, and environmental benefits.

Vendor Acquisition Strategy

To build a robust solar vendor network, Feeasy will:

- Target installers offering financing (e.g., Sunrun, Tesla Energy, EmPower Solar)
- Offer co-branded portals for easy customer referrals
- Attend SEIA and NYSEIA trade shows
- Use directories like EnergySage and SolarReviews to identify top-rated vendors
- Launch referral incentive programs for vendor partners

III. Family Planning Financing

Market Context

The U.S. fertility services market is growing rapidly. IVF costs range from \$15,000 to \$35,000 per cycle, and couples often plan for 3–4 cycles, totaling up to \$100,000. Egg freezing costs \$8,000–\$15,000 per cycle, while surrogacy ranges from \$100,000 to \$200,000+.

Family Planning Cost Breakdown

IVF (1 cycle): \$15,000–\$35,000

Egg Freezing: \$8,000–\$15,000

Fertility Preservation: \$15,000–
\$20,000

Surrogacy: \$100,000–\$200,000+

Sources: [*RRC Fertility*](#), [*Verywell Family*](#), [*EDSI*](#)

Strategic Integration

Feeasy will embed financing into patient portals and telehealth platforms. Patients booking services will see a “See Your Financing Options” button, offering instant, pre-qualified loan options. CRM retargeting will follow up with patients who abandon applications. This embedded model ensures financing is presented at the moment of decision-making, increasing conversion and access.

Promotion Strategy

- Paid social campaigns targeting women aged 25–45
- Exhibiting at ASRM and Fertility Expo USA
- Direct sales to fertility clinics
- Partnership marketing with platforms like Sunfish and Future Family

Top IVF Clinics

1. **New York Reproductive Wellness:** This clinic is recognized for its personalized and compassionate care, offering a range of treatments including IVF, ICSI, and egg freezing. They have a strong reputation for success rates and patient satisfaction.
2. **Gold Coast IVF:** Led by experienced professionals, this clinic boasts high success rates and utilizes advanced technology to enhance treatment outcomes. They focus on providing holistic care tailored to individual needs.
3. **Northwell Health Fertility:** Known for its affordability and comprehensive services, Northwell Health has multiple locations and a strong track record in assisted reproductive technologies. They offer flexible financing options and have received positive patient testimonials.
4. **CNY Fertility:** This clinic is celebrated for its combination of quality and affordability, making fertility treatments accessible to a wider audience. They provide personalized care and have multiple locations throughout New York.
5. **NYU Langone Fertility Center:** A leader in reproductive medicine, NYU Langone offers a full range of fertility treatments and is known for its patient-centered approach and exceptional clinical outcomes.
6. **New Hope Fertility Center:** Specializing in minimally invasive IVF techniques, New Hope is recognized for its innovative approaches and high success rates. They focus on personalized treatment plans and have a strong reputation in the field.

Financial Projections

<u>Year</u>	<u>Originations</u>
2026	\$5,000,000
2027	\$9,315,000
2028	\$17,353,845
2029	\$32,330,213
2030	\$60,231,187

Projected loan volume: \$60M+ over 5 years

Gross income: \$900k (1.5% of revenue)

Vendor Acquisition Strategy

Feeasy will target high-volume clinics such as NYU Langone Fertility Center, CNY Fertility, and Northwell Health Fertility. These clinics already offer flexible financing and are ideal partners for embedded solutions. Feeasy will also collaborate with fertility fintech platforms and use geo-targeted outreach in metro areas with high demand.

IV. Wedding Financing

Market Insights

The average U.S. wedding cost reached \$30,500 in 2024, with NYC weddings exceeding \$75,000. Couples typically book venues and vendors 9–12 months in advance, and 1 in 10 now use financing.

Wedding Cost by Region

U.S. Average: \$30,500

Long Island: \$60,000




New York City: \$75,000



Source: [*The Knot*](#)

Feeasy's Differentiator

Feeasy offers embedded financing through planners and venues, allowing couples to check rates and apply for loans directly within booking systems. This simplifies budgeting and improves vendor conversion rates.

Competitive Landscape

<u>Lender</u>	<u>Max Loan</u>	<u>Vendor Integration</u>	<u>Feeasy Advantage</u>
SoFi	\$100,000	 <i>No</i>	<i>Large loans, lacks embedded model</i>
LightStream	\$100,000	 <i>No</i>	<i>Bank model, no POS link</i>
Mariner Finance	\$25,000	 <i>No</i>	<i>Smaller loans, no vendor integration</i>

Lending Club	\$40,000	 No	<i>Higher limits, lacks B2B reach</i>
Feeasy	\$100,000	 Yes	<i>Fast, embedded financing with partners</i>

Opportunity Gap: Traditional lenders offer wedding loans but lack vendor integration. Feeasy bridges this gap by embedding financing at the point of planning.

Marketing and Outreach

- Partner with planners like Marina Luri Events and Chancey Charm
- Integrate with venues such as 620 Loft & Garden and City & Terrace Events
- Sponsor expos like The Event Planner Expo and Wedding MBA
- Launch digital campaigns on Instagram, TikTok, and The Knot

Vendor Acquisition Strategy

Co-Marketing Packages

Feeasy will empower planners and venues with professionally designed co-marketing assets tailored to their brand and audience. These packages may include customizable brochures, social media templates, signage, and email content that seamlessly integrate Feeasy's financing options into the planner's existing outreach. By aligning with the aesthetic and messaging of each partner, Feeasy ensures that financing feels like a natural extension of the planner's value proposition, not a third-party intrusion.

Referral Dashboards

To support ongoing collaboration, Feeasy will provide planners and venues with intuitive referral dashboards. These tools will allow partners to track leads, conversions, and commissions in real time, offering transparency and actionable insights. Dashboards will also include performance metrics and engagement trends, helping planners optimize their messaging and identify which client segments are most responsive to financing options.

Revenue Sharing

Feeasy's partnership model includes revenue-sharing incentives that reward planners and venues for successful referrals. These financial benefits are designed to align interests and encourage active promotion. Additionally, exclusive promotions—such as limited-time offers or planner-specific discounts, will be made available to partners, giving them a competitive edge and a compelling reason to introduce Feeasy early in the planning process.

Integration with Zola, The Knot, and Other Platforms

To reach couples at the earliest stages of wedding planning, Feeasy will integrate with popular platforms like Zola and The Knot. These integrations will allow couples to discover financing options while browsing vendors, building registries, or creating timelines. By embedding Feeasy into the digital planning journey, the brand becomes part of the couple's decision-making process from day one, boosting visibility, trust, and conversion rates.

V. Strategic Themes Across Verticals

Embedded Financing at Point of Need

Feeasy's API-first model enables seamless integration into vendor workflows whether it's a solar quote, fertility consultation, or wedding venue booking. This reduces friction and increases conversion.

Vendor Enablement Tools

Feeasy will provide:

- Co-branded landing pages
- CRM dashboards for referral tracking
- Training materials for vendor staff
- Analytics on loan conversion and customer satisfaction

Partnership Funnel

- Identify high-volume vendors via directories and expos
- Outreach via email, LinkedIn, and trade events
- Offer demo and onboarding support
- Launch co-branded integration
- Monitor performance and optimize

VI. Conclusion & Next Steps

Feeeasy's expansion into solar, family planning, and wedding financing is a strategic leap into emotionally charged, high cost life stages. By embedding financing at the point of need and building strong vendor partnerships, Feeeasy is positioned to capture market share and drive sustainable growth.

Immediate Next Steps:

- Finalize API integration roadmap for patient portals and vendor systems
- Launch pilot programs with top solar vendors and fertility clinics
- Secure planner and venue partnerships in NYC
- Allocate marketing

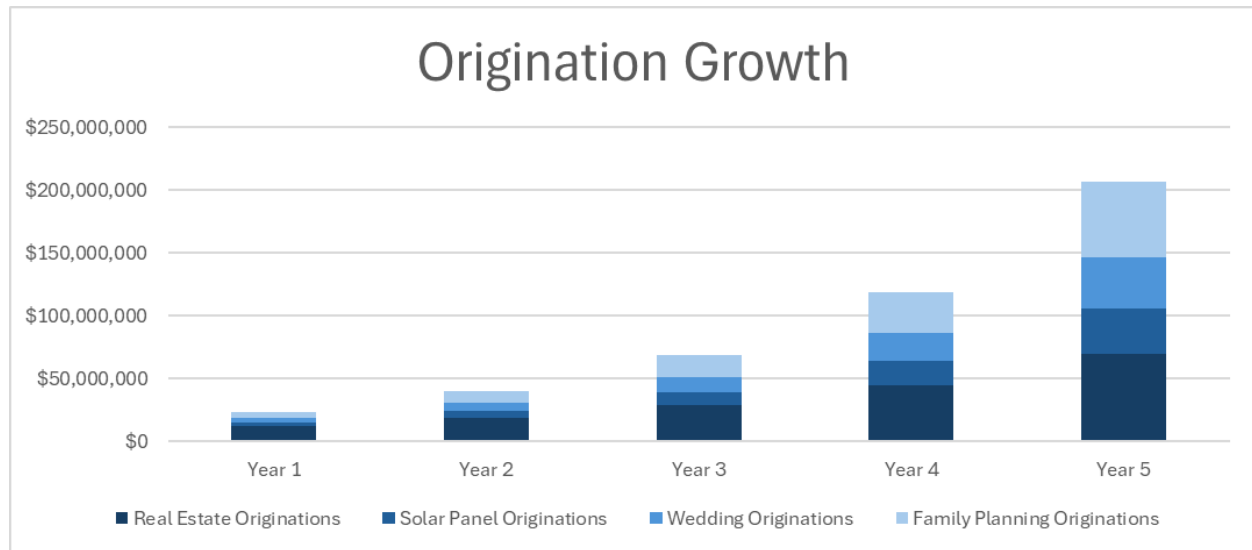
VII. Appendix

Growth Strategy with P&L

Our FEEASY Revenue Plan details the growth assumptions and financial projections for several business segments: Real Estate, Solar Panels, Wedding, and Family Planning. The columns represent sequential years (Year 1 to Year 5) and include calculated values for the number of loans, originations (total loan amounts), average loan amount, and total revenue for each segment. The formulas use growth rates (shown at the top of the sheet) to project increases in loan numbers and originations year-over-year. For example, the number of loans for each subsequent year is calculated by multiplying the previous year's value by the segment's growth rate. Originations are determined by multiplying the number of loans by the average loan amount, which itself increases annually based on a set percentage. Total revenue is then calculated as a fixed percentage of originations, reflecting the company's earnings from each segment. These formulas collectively provide a dynamic forecast of business performance, allowing for scenario analysis and strategic planning.

Growth Assumptions		Growth 1-2	Growth 2-3	Growth 3-4	Growth 4-5
Real Estate		50%	50%	50%	50%
Solar Panels		80%	80%	80%	80%
Wedding		80%	80%	80%	80%
Family Planning		80%	80%	80%	80%

		Year 1	Year 2	Year 3	Year 4	Year 5
Real Estate	Number of Loans	266	399	599	898	1,347
	Real Estate Originations	\$12,000,000	\$18,583,425	\$28,850,767	\$44,790,816	\$69,537,742
Solar Panels	Number of Loans	100	180	324	583	1050
	Solar Panel Originations	\$3,000,000	\$5,589,000	\$10,412,307	\$19,398,128	\$36,138,712
Family Planning	Number of Loans	100	180	324	583	1050
	Family Planning Originations	\$5,000,000	\$9,315,000	\$17,353,845	\$32,330,213	\$60,231,187
Weddings	Number of Loans	75	135	243	437	787
	Wedding Originations	\$3,375,000	\$6,287,625	\$11,713,845	\$21,822,894	\$40,656,051
Costs	Salaries / Contractors	\$262,969	\$447,469	\$768,721	\$1,331,348	\$2,323,842
	Website Fees	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
	Advertising	\$25,000	\$35,000	\$49,000	\$68,600	\$96,040
Total Originations		\$23,375,000	\$39,775,050	\$68,330,765	\$118,342,051	\$206,563,693
Total Revenue		\$350,625	\$596,626	\$1,024,961	\$1,775,131	\$3,098,455
Total Costs		\$297,969	\$492,469	\$827,721	\$1,409,948	\$2,429,882
Operating Profit		\$52,656	\$104,156	\$197,240	\$365,183	\$668,574



Calculation of Feeasy's Enterprise Valuations

The below chart presents a series of calculations that compare Feeasy's projected performance and valuation to other companies in the lending and financial services sector. These cells include metrics such as total originations (the sum of all loans issued), total revenue, total costs, operating profit, and both low and high valuation estimates for Feeasy. The calculations use industry multiples and benchmarks from companies like SoFi, World Acceptance, Lending Club, Upstart Holdings, and Oportun Financial to estimate Feeasy's enterprise value. For each year, the spreadsheet applies growth rates to project future originations and revenues, then subtracts costs to determine operating profit. The valuation calculations use these results along with industry multiples to estimate Feeasy's potential market value under different scenarios. This section provides a comprehensive financial snapshot, allowing for direct comparison between Feeasy and established industry players.

Valuation Methodology

<u>Company</u>	<u>Originations</u>	<u>Enterprise Value</u>	<u>Multiple</u>
SoFi	\$29,500,000,000	\$35,650,000,000	1.21
World Acceptance	\$1,440,000,000	\$1,460,000,000	1.01
Lending Club	\$8,000,000,000	\$1,080,000,000	0.14
Upstart Holdings	\$8,000,000,000	\$6,180,000,000	0.77
Oportun Financial	\$2,000,000,000	\$2,890,000,000	1.45
Feeasy Loan Originations		\$206,563,693	
Feeasy Valuation (Low)		\$27,886,099	
Feeasy Valuation (High)		\$298,484,537	